

# **EXHIBIT 10**

## **EXHIBIT B**

**DUBAI ISLAMIC BANK**

Public Joint Stock Company

(Incorporated in U.A.E.)

Head Office



(Same language in Arabic)

IDM/191/99

**INTERNAL MEMO**

TO:	Manager – Administration Division
FROM:	INTERNATIONAL DIVISION
SUBJECT:	OFAC Bulletin No. 65.

You are requested to circulate the enclosed Bulletin, which we received from Bankers Trust Co., to our Executive Managers as well as to all our Branches and Divisions.

Regards.

A handwritten signature in dark ink, appearing to be "Adel Noori", written over a horizontal line.

Adel Noori  
Manager - International Division

Received on 11/04/1999

Mr. Hamdi  
For circulation

A handwritten signature in dark ink, appearing to be "Hamdi", written over a horizontal line.

Date: 11/04/1999

Form 249

(Same language in Arabic)

P.O. Box: 1080 DUBAI, Tel.: 2953000, Fax: 2954111, Tlx: 45889/48772 ISLAMIC EM, SWIFT: DUBAEAD

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DIB\_005583t

Bankers Trust  
Company

Nadim Zaman  
Vice President

Tel. : (973) 229966  
Fax : (973) 229991

Bankers Trust  
Architects of Value

November 1, 1999

Mr. Rafatul Islam Usmani  
Asst Head of Investment & Foreign Relations  
Dubai Islamic Bank  
P.O. Box 1080  
Dubai  
United Arab Emirates

Mr. Adel Noori  
For your information  
2/11

Dear Mr. Usmani,

Attached, please find an update from Office of Foreign Asset Control (OFAC) Compliance Bulletin No. 65.

Yours,



Mr. Hayseef  
For circulation  
2/11

Nadim Zaman

/Attach

To all Branch Managers and Department Managers  
You are kindly requested to review the content of the  
above circular and its attachments and take the  
necessary procedures.  
Thanks for your cooperation.  
Administration Manager

P.O. Box 5905, Manama Centre, Manama, Bahrain


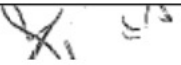


(Bahrain Commercial Register No. 7863)

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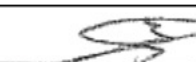
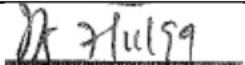

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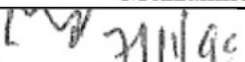
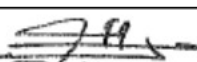
**\*\*CEOs**

1	Financial and administrative department	 11/7/99	2	Real estate investment	
3	Investment department		4	Banking transactions department	

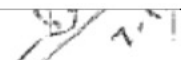
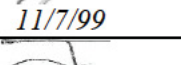
**\*\*Ground floor**

5	Main office manager		6	Current accounts	
7	Foreign department	 11/7/99	8	Ladies	


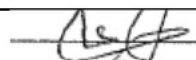
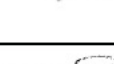
**\*\*Mezzanine floor**

9	Letter of Credits	 11/7/99	10	Information Technology	 11/7/99
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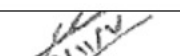
**\*\*First floor**

11	Administrative affairs		12	Human Resources	 11/7/99
13	Review		14	Clearing house	

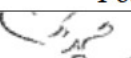


**\*\*Second floor**

15	Legal affairs		16	Monitoring and collection	
17	Trade and financing				

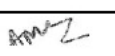
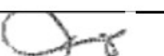
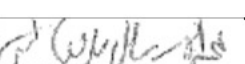
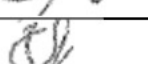
**\*\*Third floor**

18	Systems and quality		19	Management of Branches	
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**\*\*Fourth floor**

20	Financial department		21	Al-Istisna and buildings	
22	Real estate projects				

**\*\*Fifth floor**

23	International department		24	Credit	
25	Media and public relations		26	Direct investments	

**\*\*Hilal Lootah building**

27	Sharia Supervision	Dubai Islamic Bank	28	Internal auditing	
29	Real estate services	Administrative Affairs	30	Banking cards	
31	Real estate services/Sharjah	Department	32		

(fax)  
SENT  
[signature]

**\*\*Branches**

1	Abu Dhabi		2	Al Souq	
3	Al Ain	Dubai Islamic Bank	4	Ras Al Khaimah	
5	Al Fujairah	Administrative Affairs	6	Al Sharjah	
7	Bani Yas	Department	8	Ajman	

(fax)  
SENT  
[signature]

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**CERTIFICATE OF TRANSLATION**

**Title of Source Document:** DIB\_005583 – DIB\_005587

**Source Language:** Arabic

**Translated to:** English

**TRANSLATOR STATEMENT**

I, Lucinda Wills, am competent to translate from Arabic into English, and certify under penalty of perjury that the translation of the foregoing document is true and accurate to the best of my abilities.

**Translator Qualifications:**

10 years translation experience (Arabic-English)

Professional certification in Arabic-English Translation (New York University)

Associate Member of American Translators Association

**Signature of Translator:**

**Date:**

*Lucinda Wills*

*Feb. 4, 2019*

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